

# Benefits Newsletter

February 2022



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the [SERVICE-CENTER@srs.gov](mailto:SERVICE-CENTER@srs.gov).



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# February

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## Health and Welfare

Cholesterol circulates in the blood. As the amount of cholesterol in your blood increases, so does the risk to your health. High cholesterol contributes to a higher risk of cardiovascular diseases, such as heart disease and stroke. That's why it's important to have your cholesterol tested, so you can know your levels. The two types of cholesterol are: LDL cholesterol, which is bad, and HDL, which is good. Too much of the bad kind, or not enough of the good kind, increases the risk cholesterol will slowly build up in the inner walls of the arteries that feed the heart and brain.

Cholesterol can join with other substances to form a thick, hard deposit on the inside of the arteries. This can narrow the arteries and make them less flexible – a condition known as [atherosclerosis](#). If a blood clot forms and blocks one of these narrowed arteries, a [heart attack](#) or [stroke](#) can result. When it comes to cholesterol, remember: check, change and control. That is:

- **Check** your cholesterol levels. It's key to know your numbers and assess your risk.
- **Change** your diet and lifestyle to help improve your levels.
- **Control** your cholesterol, with help from your doctor if needed

High cholesterol is one of the major controllable risk factors for [coronary heart disease](#), heart attack and stroke. If you have other risk factors such as [smoking](#), [high blood pressure](#) or [diabetes](#), your risk increases even more. The more risk factors you have and the more severe they are, the higher your overall risk.

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# Cholesterol Awareness



### Tips to Lower Cholesterol Levels



Increase your physical activity



Stock up on fruits and vegetables



Stop smoking



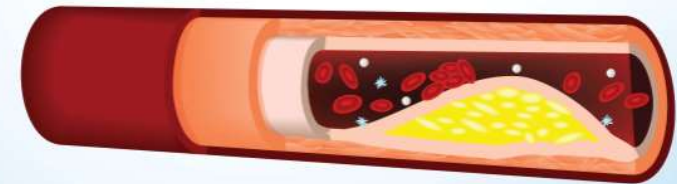
Limit your dietary cholesterol (organ meats, egg yolk, whole milk)



Eat heart-healthy fish



Drink alcohol only in moderation



[www.manipalhospitals.com](http://www.manipalhospitals.com)

<https://www.heart.org/en/health-topics/cholesterol/about-cholesterol>





## Retirement Services

# Taking Control of Your Taxes

We hear every day that many Americans are not financially prepared for their future. People find the financial planning process overwhelming and they don't know where to begin.

SRNS is pleased to offer you a financial wellness educational seminar through Prudential Pathways. Pathways offers practical, down-to-earth information that may help you and your family today, tomorrow, and beyond. It is designed to give you an understanding of the fundamentals of financial wellness through educational seminars.

### Taking Control of Your Taxes Webinar

This session will focus on learning how investment decisions in today's challenging tax environment can impact the income you receive in retirement.

This seminar will cover important topics such as:

- Ordinary Income Tax Rates
- Payroll Taxes
- Estate, Gift, and Generation-Skipping Transfer Taxes

The webinar will be available—Tuesday, Feb 8, 11 a.m.

<https://www.cvent.com/c/calendar/2236b26c-72f9-4280-95f7-1e7a01ac0608>





## Disability

**Expecting a child? Check out some of these programs for new parents.**

**Insurance & Beneficiaries:** Don't forget to add the child to your insurances. Complete form OSR 5-200 within 60 days of the child's birth and provide that, along with the birth certificate, to the Service Center. Questions can be directed to the Service Center at 5-7772 or [service-center@srs.gov](mailto:service-center@srs.gov). You may want to consider adding the child as a beneficiary to your SIP and Life Insurance as well. These changes can be made online, on the TransAmerica and Prudential websites.

**Informing Site Medical of Your Pregnancy:** View the 5B Manual, regarding the responsibilities of Pregnant Workers (Procedure 1-4, General Human Resources Program, Section 5.22, Pregnant Workers). <https://www.srs.gov/msd/5b/n1-4.pdf>

**Maternity Leave & Disability:** Expecting a child? Maternity Leave for childbirth is covered under the Short-Term Disability Plan. Contact Disability Case Management ([5sick@srs.gov](mailto:5sick@srs.gov) or 5sick (725-7425), option 4) once your child is born. The date of delivery will start your 40 hour waiting period (if the birth occurs on a scheduled work day).

**FMLA:** If you need time away from work for the birth/adoption of a child, the Family & Medical Leave Act (FMLA) is there to help. The law allows you a maximum of 480 hours away from work, while protecting your job. However, at SRNS, a maximum of 600 hours is available. (If both parents work for SRNS, a combined total of 600 hours is allowed.) In order to be eligible, you must be employed by SRNS for 12 months and worked 1,250 hours. You may use TimeBank or take the hours off unpaid. Note that FMLA time runs concurrently with STD time. For more information on the FMLA program, call 5sick (725-7425), option 1.



**Breastfeeding Support Through BlueCare on Demand:** Free virtual visits with a Board-Certified Lactation Consultant are available through BCBS. Breastfeeding support offers information on common issues associated with breastfeeding a new child. Visit "BlueCareonDemandSC.com" to register and utilize the service. For more information on the Breastfeeding Support Program, click here: [http://web.srs.gov/hr/wellness/breastfeeding\\_support.pdf](http://web.srs.gov/hr/wellness/breastfeeding_support.pdf).

**Lactation Rooms:** Wellness/Lactation rooms are available throughout the Site for nursing mothers' privacy and convenience. Click here for locations: [http://web.srs.gov/workplace/assets/wellness\\_rooms.pdf](http://web.srs.gov/workplace/assets/wellness_rooms.pdf).

**Health Coaching:** BlueCross BlueShield offers free health coaching, with a maternity management program. The program addresses pre-conception, maternity, and postpartum care. Employees can contact the BCBS health coaching hotline on 855-838-5897, option 2.



## Disability

# The Short-Term Disability (STD) Program

### What is it?

- If you are unable to perform the essential functions of your job, due to illness or injury, the Short-Term Disability (STD) program, a paid benefit, may be available to you.

### Am I eligible?

- As a full service SRNS employee, you were eligible on your hire date.
- There is no insurance premium nor enrollment paperwork needed.

### How Does it Work?

- To start an STD case, call the Disability line on 5-SICK (803-725-7425).
- Your disability must be approved by a Disability Case Manager (DCM), once medical documentation is received. (Note that some exclusions apply.)
- Planned surgeries require authorization under STD.

### Where Can I Get More Information?

- Look on InSite under Services, Human Resources Home, Benefits, Disability Income Plan
  - You'll find Pre-Surgery forms and information, TACs timeclasses, plan highlights, and the Summary Plan Description (handbook).
- You'll also find this informative, 5-minute video, which explains the Disability programs.
  - [http://vod.srs.gov/play/srns/HR\\_Disability](http://vod.srs.gov/play/srns/HR_Disability)

### Facts About the Plan

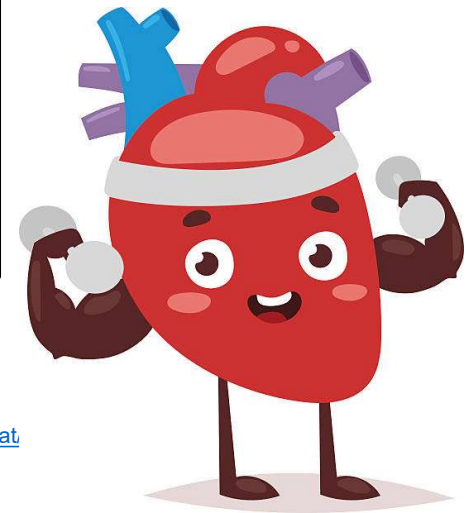
- STD is paid at 100% of your base salary for up to 1,040 hours.
- You must satisfy a 40 hour waiting period before STD begins, using TimeBank or unpaid hours.
- After you return to work and your STD case is closed, you must satisfy another 40 hour waiting period if your symptoms recur.
- Pre-Op appointments do not count toward the 40 hour waiting period.
- STD runs concurrently with FMLA (Family & Medical Leave Act).
- Once you've been away from work for a period greater than 30 calendar days, TimeBank accruals will no longer be earned.
- If you cannot return to work when your STD is exhausted, Long Term Disability may be available to you.

## Make healthy choices From BCBS

### Disability

A heart-healthy lifestyle can lower your risk for heart disease, heart attack and stroke. Consider how you can incorporate these healthy choices into your everyday life:

- Be physically active every day. The American Heart Association\* recommends at least 150 minutes per week of moderate physical activity to help lower blood pressure, lower cholesterol and keep your weight at a healthy level.
  - Choose a healthy diet. Say “yes” to fruits, vegetables and whole grains. Say “no” to salt, saturated fat and added sugar. Drink more water and cut back on sugary drinks and alcohol.
  - Quit smoking. It’s not easy to quit smoking, but it’s one of the best things you can do for your health. Ask your doctor about resources that can help you quit.
- Make these heart-healthy habits part of the rhythm of your life to keep the beat going.



Please click here for more information

<https://www.southcarolinablues.com/web/public/brands/sc/members/live-healthy/stay-healthy/dont-miss-a-beat>

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## Benefits Spotlight

hsabank.



# Retirement Healthcare Cost Calculator

No matter where you are in your career, retirement is something you need to consider. And it's especially important to think about how you'll pay for healthcare once you get there.

To help you get started, try the [Retirement Healthcare Cost Calculator](https://hsabank.hvsfinancial.com/?org=SRNS) offered by HSA Bank, our Health Savings Account (HSA) provider. It's estimated that healthcare could cost hundreds of thousands of dollars in retirement. Your specific costs will vary, so this calculator predicts yours by the data you enter (your health information is protected and won't be shared). This may help relieve anxiety about future healthcare costs and better prepare you to retire when you're ready. <https://hsabank.hvsfinancial.com/?org=SRNS>

It's easy to get started today with the Retirement Healthcare Cost Calculator. Get personalized results and a personalized retirement projection, and stress less about retirement.

